



Order Filed on June 15, 2020
by Clerk

U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-23221

Chapter: 13

Hearing Date:
June 3, 2020 at 10:00 AM

Hon. Judge:
Rosemary Gambardella

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor Planet Home Lending,
LLC as Servicer for Wilmington Trust, National
Association, not in its individual capacity, but solely
as trustee for MFRA Trust 2015-1

In Re:

Sonda D Smith

Debtor(s)

ORDER RESOLVING OPPOSITION TO MOTION TO REINSTATE STAY

The order set forth on the following page is hereby **ORDERED**.

DATED: June 15, 2020

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Applicant: Planet Home Lending, LLC
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Andrew Micklin
Property (Collateral): 404 East 41st Street, Paterson, NJ 07504

For good cause shown, it is **ORDERED** that Applicant's Opposition is resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:
 - The Debtor is current on all payments through **May 1, 2020**.
2. Cure for Post-Petition Arrearages:
 - Beginning on **June 1, 2020**, regular monthly payments shall resume in the amount of **\$2,055.83**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.
3. Payments to the Secured Creditor shall be made to the following address:
 - Payments: Planet Home Lending, LLC
321 Research Parkway
Suite 303
Meriden, CT 06450

In the event of default:

If the Debtor(s) fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Sonda D Smith
DebtorCase No. 18-23221-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db +Sonda D Smith, 175 Myrtle Ave, Passaic, NJ 07055-3138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

Amy Forman on behalf of Creditor Wynnefield at Somerset Condominium Association, Inc.
collections@theassociationlawyers.com

Andrew Micklin on behalf of Debtor Sonda D Smith Andrew@southjerseylawyers.com,
ardithreeve@comcast.net

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jonathan C. Schwalb on behalf of Creditor Planet Home Lending as servicer for Wilmington
Trust, National Association not in its individual capacity but solely as Trustee of MFRA Trust
2015-1 bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb on behalf of Creditor Planet Home Lending, LLC
bankruptcy@friedmanvartolo.com

Marie-Ann Greenberg magecf@magtrustee.com

Marlena S. Diaz-Cobo on behalf of Creditor Wynnefield at Somerset Condominium Association,
Inc. collections@theassociationlawyers.com

Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. ET.AL. nj.bkecf@fedphe.com

Nicole B. LaBletta on behalf of Creditor THE BANK OF NEW YORK MELLON et al c/o NewRez LLC
d/b/a Shellpoint Mortgage Servicing nlabletta@pincuslaw.com, brausch@pincuslaw.com

Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
rsolarz@kmlawgroup.com

Scott Penick on behalf of Creditor Wynnefield at Somerset Condominium Association, Inc.
collections@theassociationlawyers.com

Sherri Jennifer Smith on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. ET.AL. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com

Steven P. Kelly on behalf of Creditor BAC BONY (CWABS2004-11) skelly@sterneisenberg.com,
bkecf@sterneisenberg.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14